

Information to identify the case:

Debtor 1 **Wendy M Morciglio**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-13714-BFK**

Social Security number or ITIN **xxx-xx-0388**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Date case filed for chapter **7 11/11/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Wendy M Morciglio	
2. All other names used in the last 8 years		
3. Address	2013 Hanson Lane Woodbridge, VA 22191	
4. Debtor's attorney Name and address	Nathan A. Fisher Fisher-Sandler, LLC 3977 Chain Bridge Road, #2 Fairfax, VA 22030	Contact phone (703) 691-1642 Email: Fbarsad@cs.com
5. Bankruptcy trustee Name and address	Janet M. Meiburger The Meiburger Law Firm, P.C. 1493 Chain Bridge Road, Suite 201 McLean, VA 22101-5726	Contact phone 703-556-9404 Email: trustee@meiburgerlaw.com

For more information, see page 2 >

Debtor **Wendy M Morciglio**

Case number **19-13714-BFK**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	200 South Washington Street Alexandria, VA 22314 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 703-258-1200	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: November 13, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 19, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 1725 Duke Street, Suite 520, Alexandria, VA 22314
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: February 18, 2020 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Alexandria Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Wendy M Morciglio
 Debtor

Case No. 19-13714-BFK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-9

User: jonesar
 Form ID: 309A

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db +Wendy M Morciglio, 2013 Hanson Lane, Woodbridge, VA 22191-4546
 15135322 +CBNA, P.O. Box 769006, San Antonio, TX 78245-9006
 15135321 +Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 15135327 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 15135329 +Office of the U.S. Trustee, 1725 Duke St., Ste. 650, Alexandria, VA 22314-3489

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: Fbarsad@cs.com Nov 14 2019 04:52:50 Nathan A. Fisher, Fisher-Sandler, LLC,

3977 Chain Bridge Road, #2, Fairfax, VA 22030
 tr EDI: BJMMEIBURGER.COM Nov 14 2019 09:28:00 Janet M. Meiburger,
 The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
 15135319 EDI: HFC.COM Nov 14 2019 09:28:00 Best Buy, Retail Services, P.O. Box 17298,
 Baltimore, MD 21297-1298
 15135320 +EDI: CAPITALONE.COM Nov 14 2019 09:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15135323 EDI: DISCOVER.COM Nov 14 2019 09:28:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850-0000
 15135324 +EDI: HYLL.COM Nov 14 2019 09:28:00 Hyundai Motor Finance, Attn: Bankruptcy,
 Po Box 20809, Fountain Valley, CA 92728-0809
 15135325 +E-mail/Text: bncnotices@becket-lee.com Nov 14 2019 04:56:47 Kohls/Capital One,
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
 15135326 +E-mail/Text: bk@lendingclub.com Nov 14 2019 04:57:59 Lending Club,
 71 Stevenson Street, Ste. 300, San Francisco, CA 94105-2985
 15135328 +E-mail/Text: suewoodsnic@gmail.com Nov 14 2019 04:58:25 Nemo's Investigations & Collections,
 Attn: Bankruptcy, Po Box 30517, Phoenix, AZ 85046-0517
 15135330 EDI: SEARS.COM Nov 14 2019 09:28:00 Sears Card, P.O. Box 182149,
 Columbus, OH 43218-2149
 15135331 +E-mail/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com Nov 14 2019 04:58:47 Sentara,
 P.O. Box 79698, Baltimore, MD 21279-0698
 15135332 +E-mail/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com Nov 14 2019 04:58:47 Sentara,
 535 Independences Pkwy, #700, Chesapeake, VA 23320-5192
 15135333 +EDI: RMSC.COM Nov 14 2019 09:28:00 Synccb/PPC, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 15135334 +EDI: RMSC.COM Nov 14 2019 09:28:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2019 at the address(es) listed below:

Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com
 John P. Fitzgerald, III ustpreion04.ax.ecf@usdoj.gov
 Nathan A. Fisher on behalf of Debtor Wendy M Morciglio Fbarsad@cs.com, barsad@aol.com
 TOTAL: 3